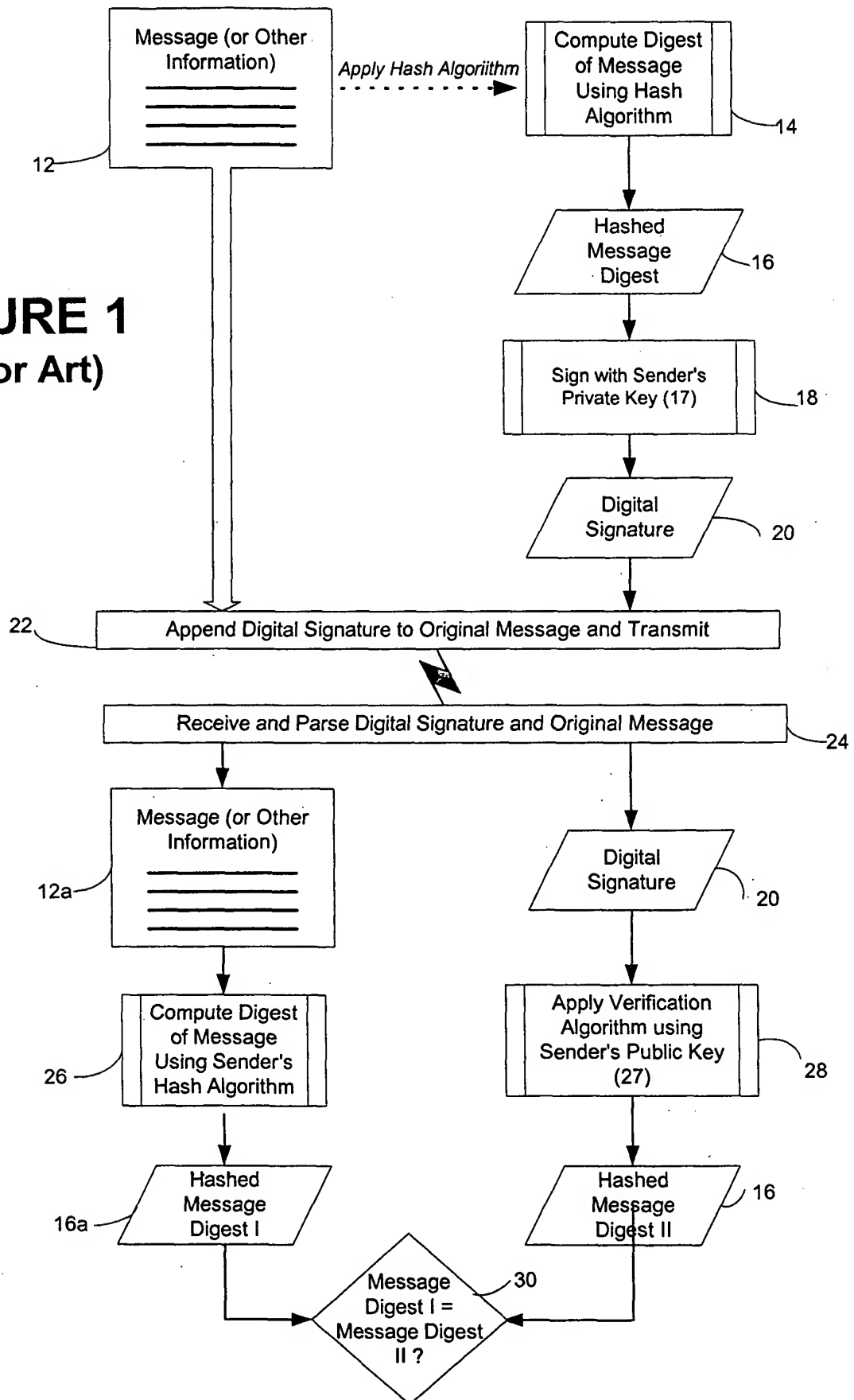


FIGURE 1
(Prior Art)

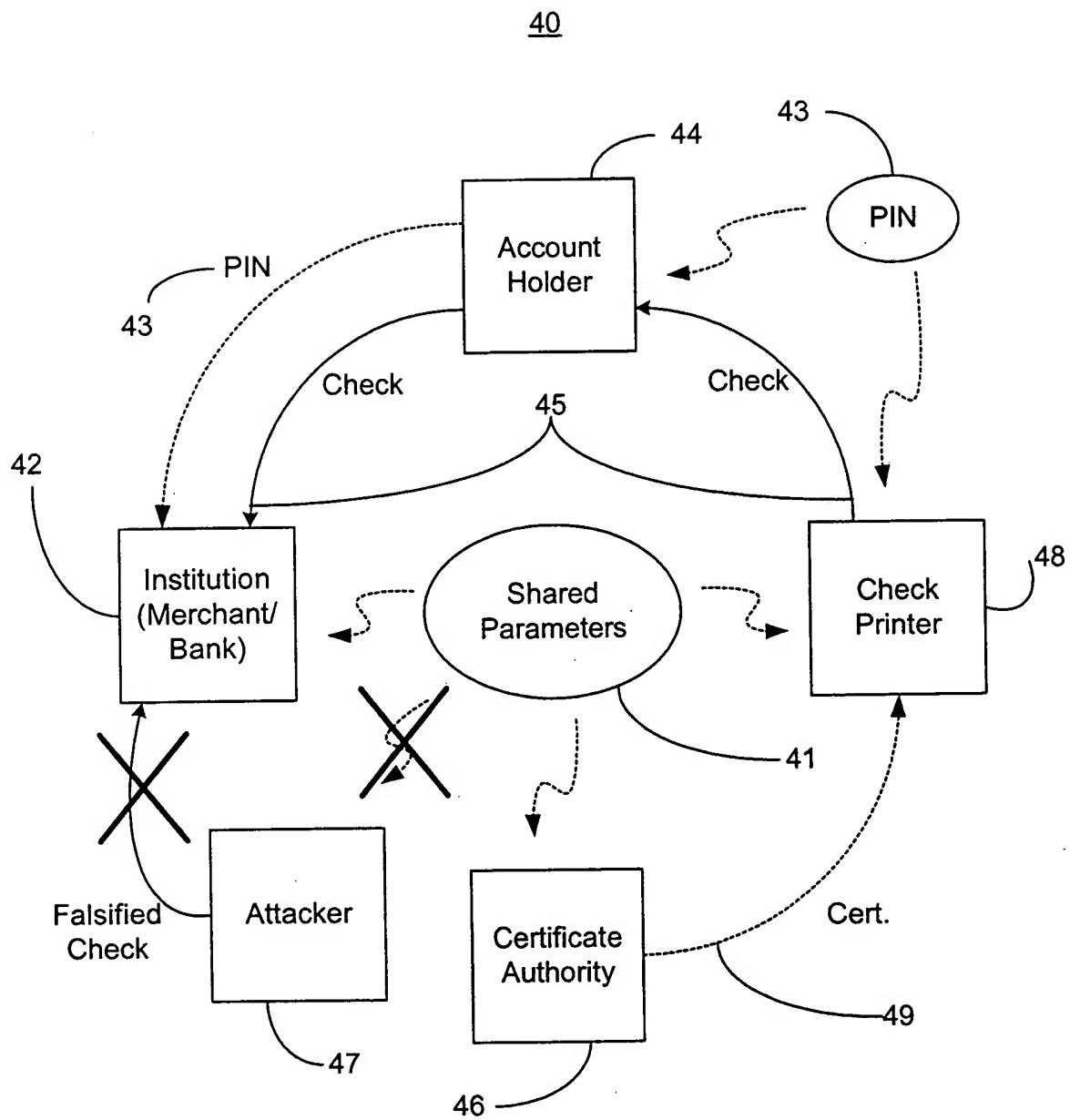



FIGURE 2

45

John Q. Public 123 Wilson Ave. Anywhere, USA	ABC Bank Corp. 456 Main St. Anywhere, USA	101 Date _____
Pay To The Order Of _____		\$ _____ Dollars
Memo _____		
		

90

FIGURE 3 (Prior Art)

	Certificate field description	No. bytes stored
51	Number of bytes in certificate <i>m</i>	1 byte
52	Certificate version number	2 byte
53	Certificate serial number	4 bytes
54	Date certificate becomes valid	3 bytes
55	Date certificate expires	3 bytes
56	Public key data bytes	22 bytes
57	Name of public key owner	<i>m</i> -77 bytes
58	Digital signature	42 bytes

ECDSA based short certificate format.

50

FIGURE 4

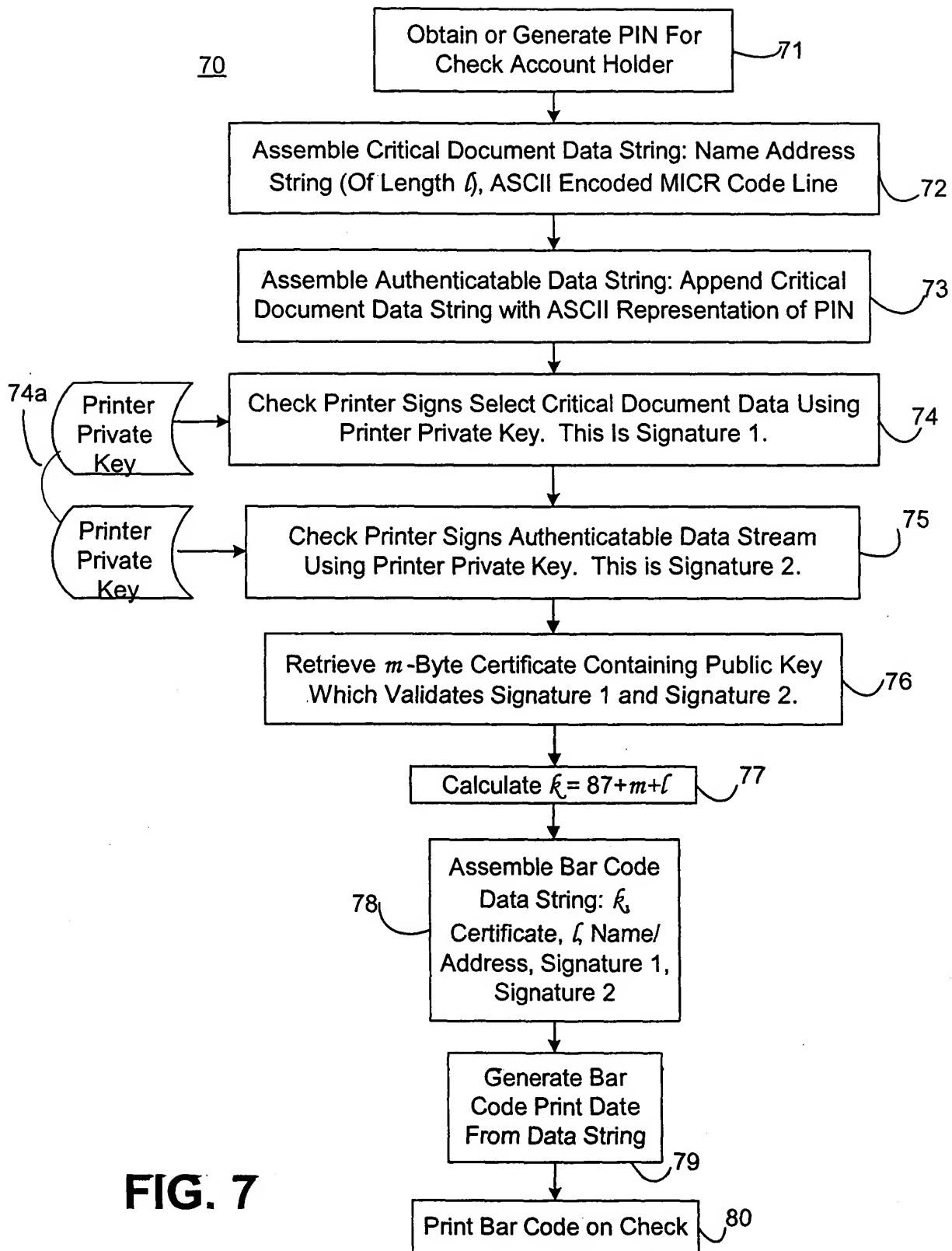


FIG. 7

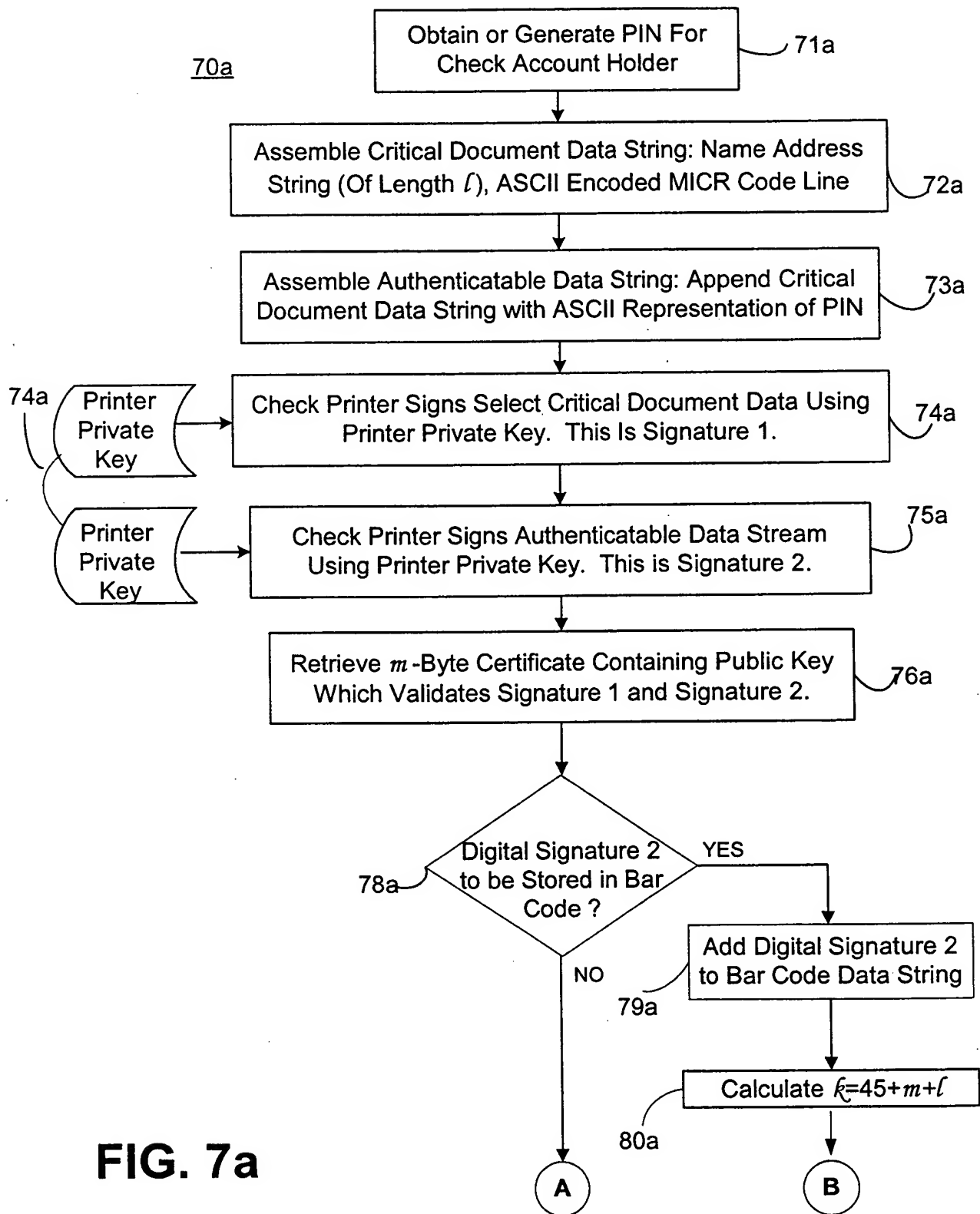


FIG. 7a

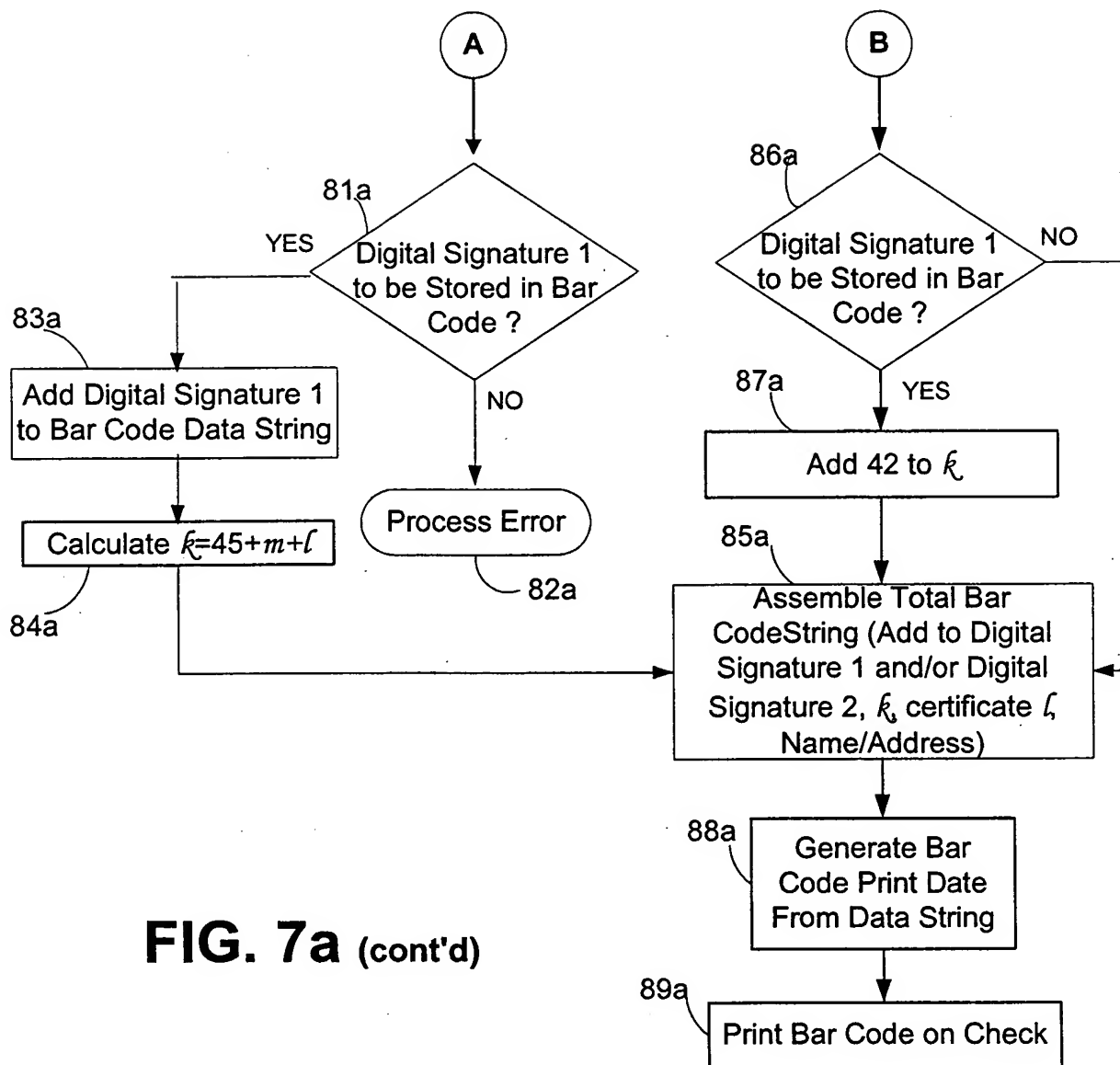


FIG. 7a (cont'd)

100

Check Reading System

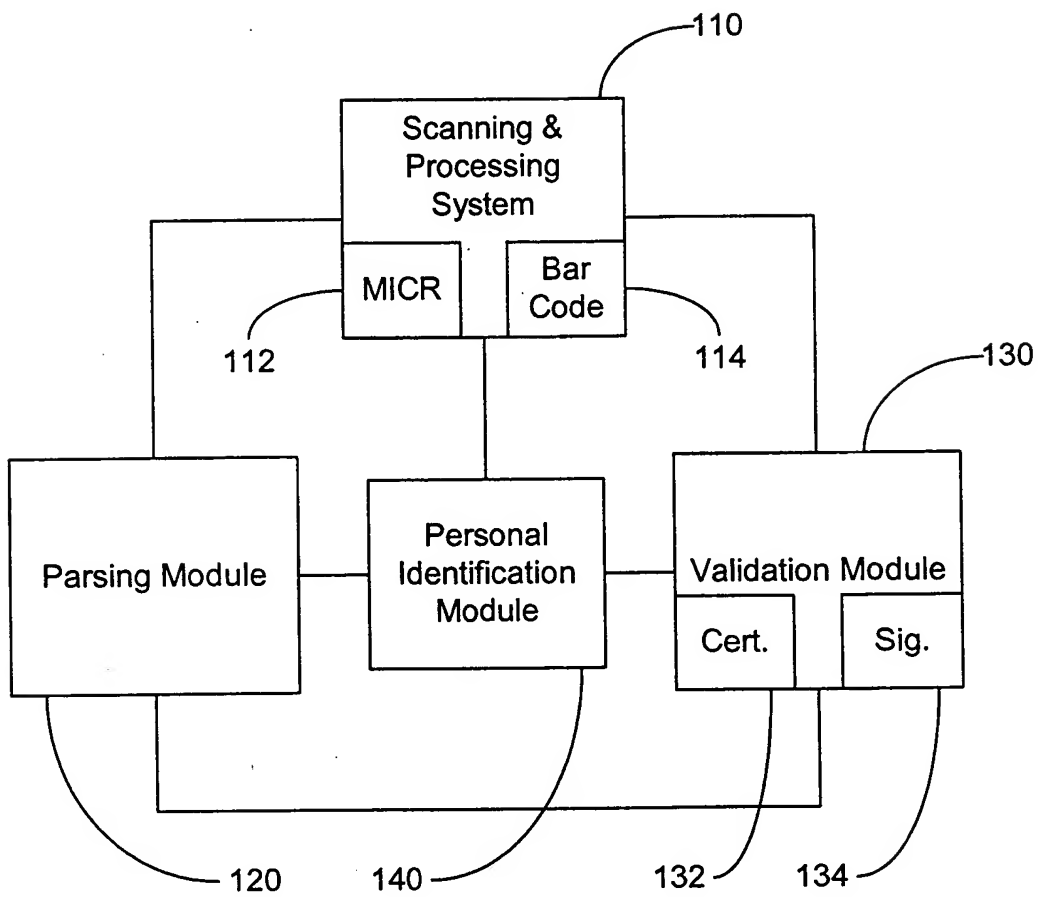
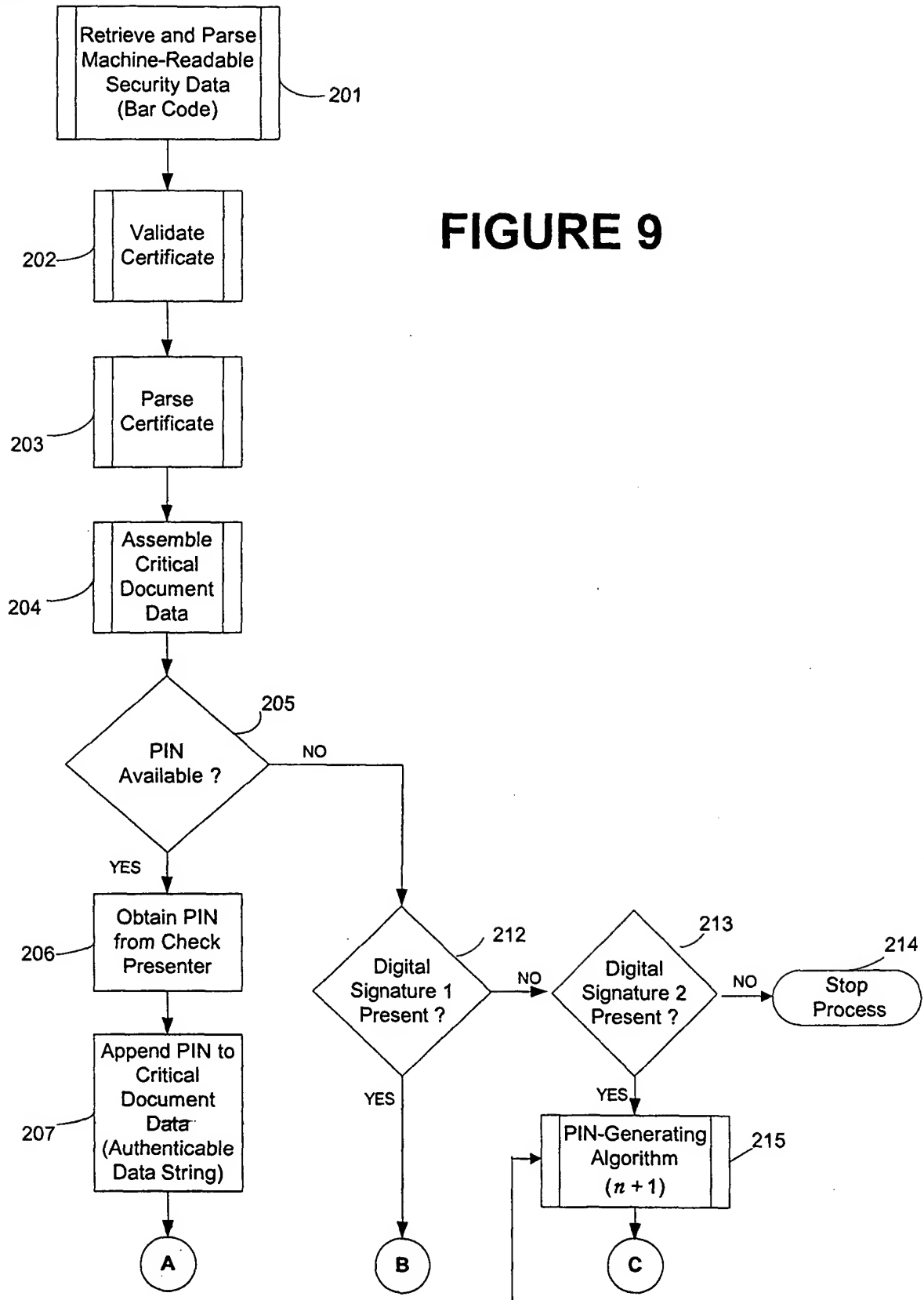


FIG. 8

200



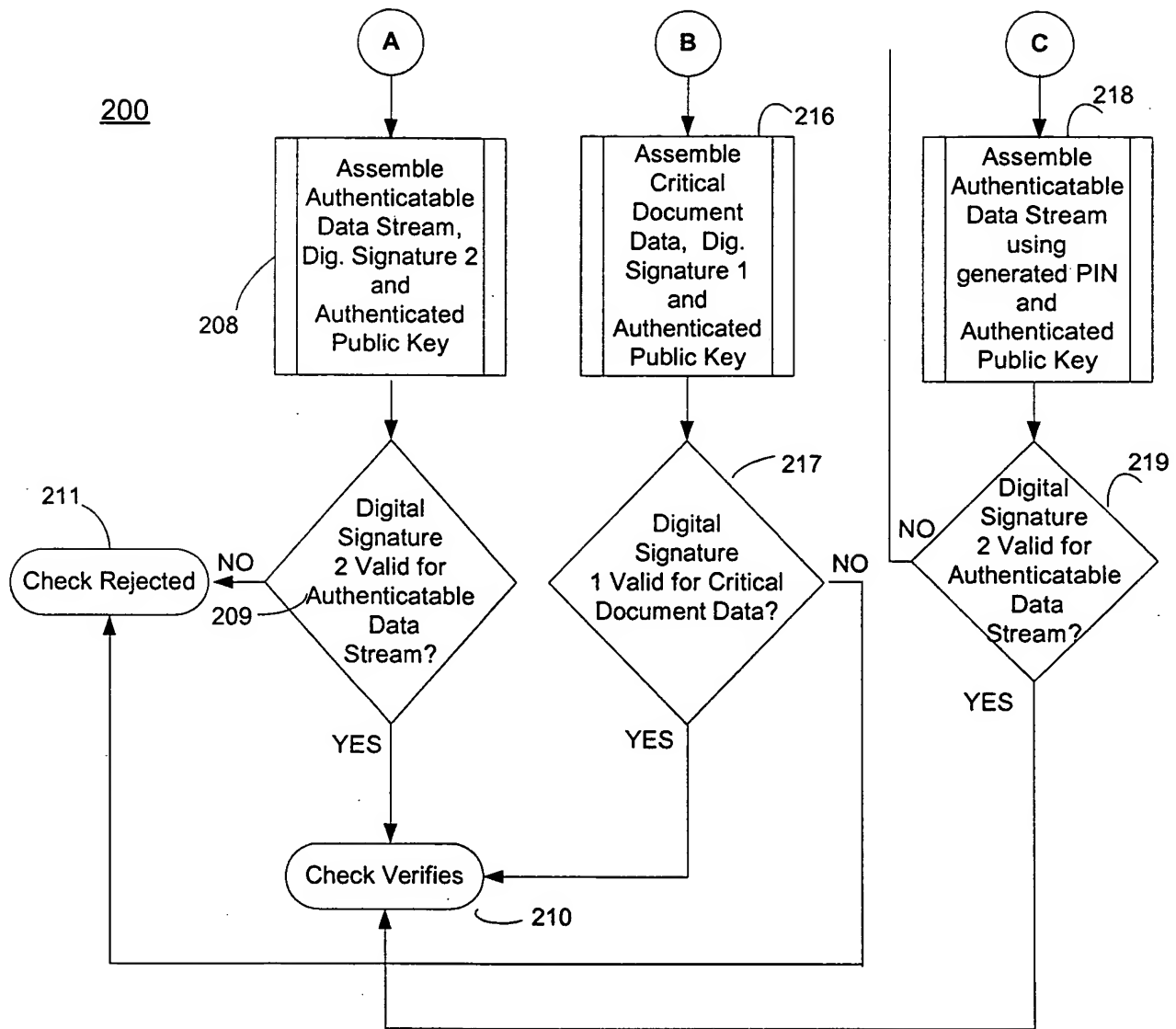


FIGURE 9 (cont'd)

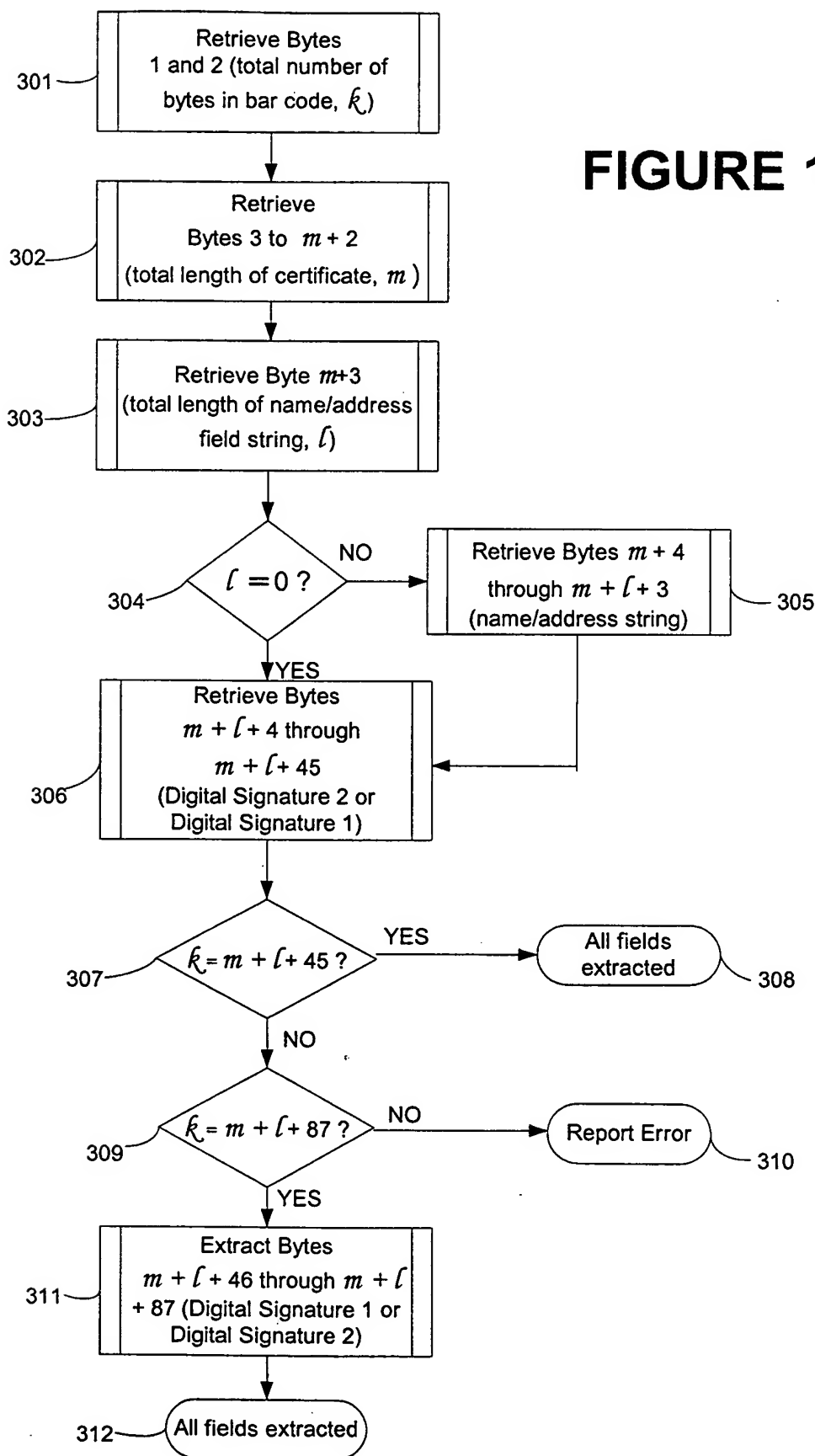
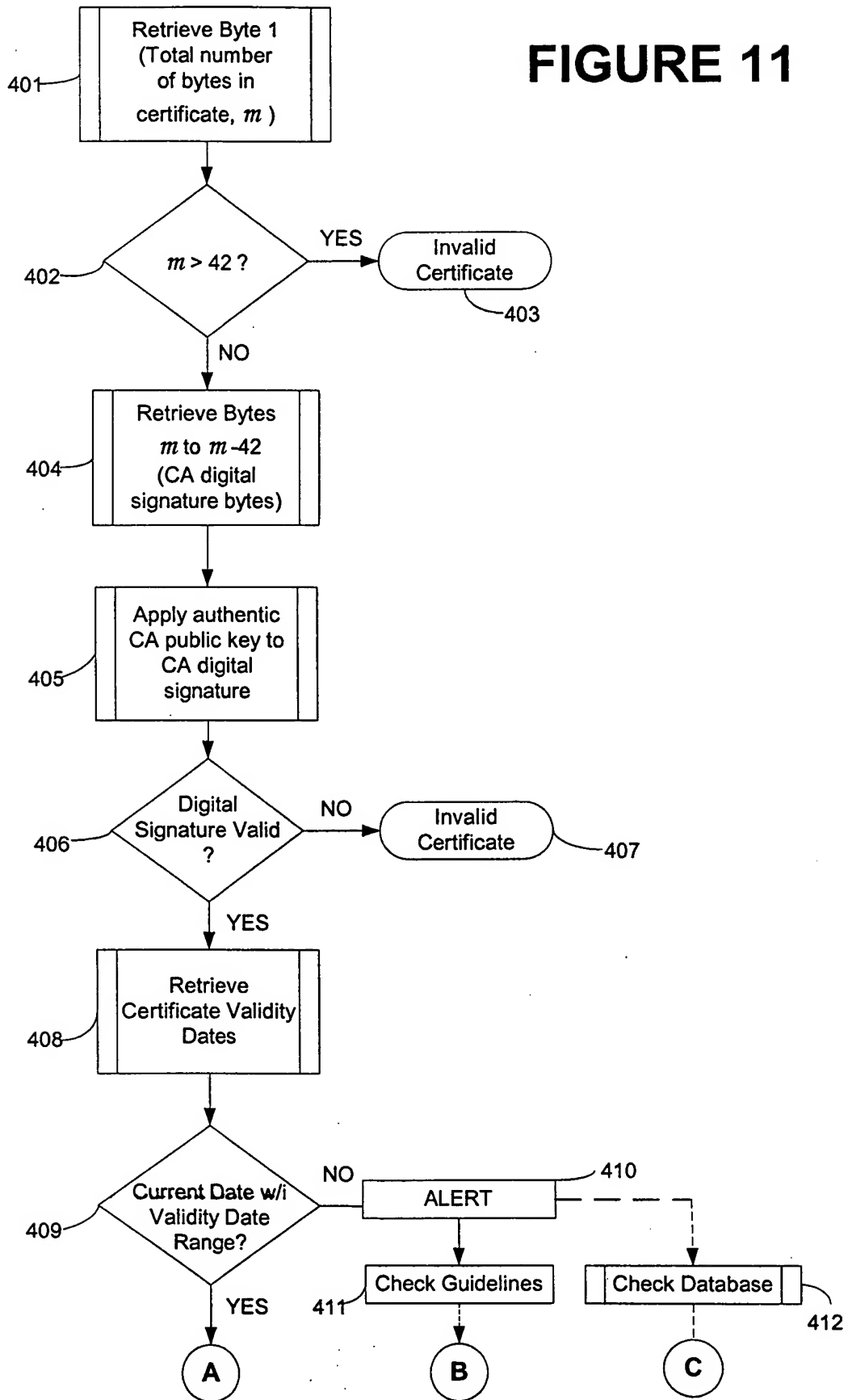


FIGURE 11



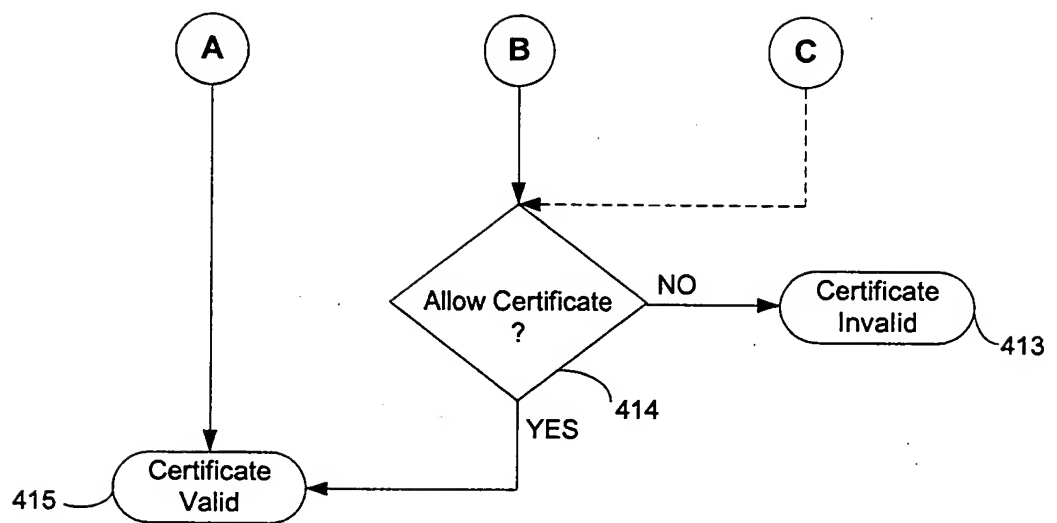


FIGURE 11 (cont'd)